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## Overview

Once you decide to move to different living quarters, you will need to think about your home furnishings. If you rent a furnished apartment, part of your rent will include a charge for appliances and furniture. Otherwise, you may need to acquire your own furnishings. This second option may appeal to you because you have more control over your home environment. And your home should reflect your tastes and life-style at a price you can afford.

## Needs vs. Wants

You probably have definite ideas about what home furnishings you want. But few people can afford to buy everything at once. Purchasing everything new can cost thousands of dollars. You can make wiser decisions if you decide which essential pieces you need most. Acquire these pieces first. Be sure to consider that you will need a bed right away. As your resources permit, you may start acquiring less essential pieces or start replacing your existing furniture with pieces you could not afford initially.

Think about your daily life. Ask yourself some questions to determine your needs. For example: What do you intend to do at home—sleep, eat, entertain? How many people do your furnishings need to accommodate? Your answers will help you decide your basic furnishing needs.



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Once you know your furnishing needs, you should develop a realistic budget. After you have calculated your total housing dollars (see the publication *Your Living Quarters* in this series), divide your housing expenses into two main categories: fixed and flexible.

Many fixed housing expenses must be paid regularly. The amount is fairly constant. Fixed expenses may include rent, utilities, telephone, insurance, and garbage pickup.

Other types of housing expenses are flexible. They do not occur regularly and vary in amount. You have some control over flexible expenses and can allocate more or less to a category as needed. One flexible housing expense is the cost of furnishings.

After you have calculated your fixed housing expenses, you can calculate your furnishings budget. It is important to consider both together. You would not want to rent an apartment without enough money to furnish it. Your personal needs, life-style, and available cash determine the total amount you can spend. Then you can decide what you can actually afford to spend to furnish each room.



Because home furnishings are costly, they must be purchased gradually. Most people buy the essential pieces first. Table 1 shows an example of a three-year buying plan.

Prepare an overall plan. Do not select items at random, or later you may find that you have selected the wrong color or the wrong piece of furniture. It is costly to buy special items for a home that you may not occupy very long. Unless the items are inexpensive and intended only for temporary use, your purchases should be adaptable to your future homes.

After you decide what your budget will allow, write your plan down. Then determine if your plan is financially possible. You may need to revise your original plan.

Because prices and quality of furnishings vary greatly, you should actually visit stores and compare prices on similar items. Try to get two or more prices for each item you want to buy. Check local newspapers for sale items. Remember that price does not always indicate high quality. A less well-known brand may contain the same high quality of materials and workmanship as a famous brand but cost less.

**Table 1. A Sample Three-Year Buying Plan**

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## New or Used Furniture?

Due to the high cost of furniture, make your furniture decisions with great care. One option available is to buy *new* furniture.

Look for sale prices or seasonal sales on new furniture. Substantial discounts are available on floor samples, slightly damaged furniture, and overstocked items.

Don't overlook the possibility of *hardwood and softwood unfinished and unassembled furniture*, but buy the best quality you can afford. This furniture has not been stained, varnished, painted, or assembled. It may cost less than other new furniture. Finishing and assembly may require some skill, additional cost, and time, however. It may be possible to disassemble the furniture for storage or moving.

Although you may want to purchase some new pieces, such as a mattress and box springs, another option might be more appropriate for the rest of your furniture. Your options include buying used furniture, borrowing furniture, improvising furniture, or renting furniture.

Buying *used furniture* is an alternative to buying new furniture. You can find restorable furniture that is free or practically free. Look for bargains at Salvation Army outlets, junk shops, garage sales, or auctions. Even trash sometimes offers bargains for the patient, imaginative shopper. Usually only a fresh coat of paint is necessary to make the piece acceptable again.

Other bargains may have to be stripped down to the wood grain and finished. If you are skilled at refinishing or reupholstering, you can make a dramatic change in an old piece of furniture.

When buying used goods, however, remember to check items carefully, especially appliances. If something is wrong, you usually have no recourse: no returns, no exchanges, no credits, and no repairs.



*Borrowing furniture* is also inexpensive. If others offer to loan you their extra furniture, you could borrow some of the pieces for a specific time. Just make sure you all understand the arrangements for the furniture's use and return.

Or use your imagination to *improvise furniture*. For example, make a table from a standard-sized flush door by attaching legs available from hardware stores or lumberyards. Make a desk by anchoring a wood panel on two low filing cabinets. Make bookcases from narrow boards that are stained, varnished, or painted, and supported by bricks or cinder blocks. The possibilities are endless.

*Renting furniture* has many advantages. You can plan your monthly rental fee according to your budget. You can have your selection delivered within 48 hours. You can fill a temporary need without an expensive purchase. Also, you can experiment with rental furnishings before you decide what to purchase.

Most rental agreements are similar to the lease to rent an apartment or the contract to buy a car. A contract written to address your needs will specify the rental price according to the number and quality of pieces you select. Often the contract contains an option to buy. Check if part of the rental payment can be applied to the purchase price.

Renting furniture also has some disadvantages. It may be expensive, and you don't own the furniture. At first, it might seem that \$19.95 per week for furniture is a good deal. But when you multiply  $\$19.95 \times 52$  weeks per year, the total is \$1,037.40. Next year you will have to pay this amount again. With careful shopping, you could buy some or all of your own furniture for this sum.



Another name for wood furniture is *case piece furniture or case goods*. Desks and chests are examples. The cost of wood furniture is determined by the kind of wood used, the quality of construction, and the type of finish. The furniture should be well built. The grain and finish of the exposed surfaces on the top, front, and sides of case goods should match.

Wood for furniture is either hardwood or softwood. Each wood has its own characteristics. The grain or pattern forms as a tree grows.

*Hardwood furniture* comes from deciduous trees such as walnut, mahogany, pecan, cherry, maple, and oak. Hardwood does not dent easily and is stronger than softwood. It also costs more.

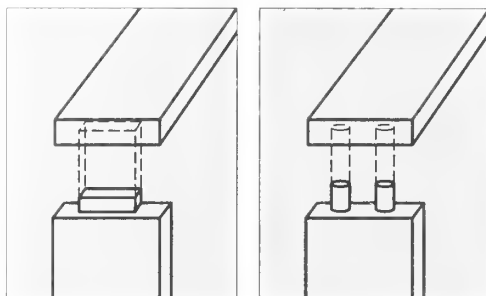
*Softwood furniture* comes from evergreen trees such as cedar, redwood, pine, fir, and spruce. Softwood does not have the interesting grain of hardwood.

*Solid wood furniture* construction means that all exposed parts are made of whole pieces of wood. This furniture is usually expensive, especially if made of hardwood. Solid wood has a tendency to warp, swell, and crack, however.

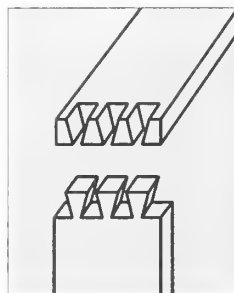
*Veneered wood or plywood furniture* is common today. This wood is a "sandwich" of three, five, or seven thin layers of wood. The layers are bonded to each other, to a solid wood core, or to a pressed wood core. The outside layers are veneers of fine wood. Veneering makes fine woods available at a reasonable cost.

Particle board made from wood fibers is often used today for fairly inexpensive chests and bookcases or on the concealed parts of furniture such as the backs of bookcases and the insides of doors. This technique is also called simulated or photograph finish. Don't be misled into believing these products are the same as wood furniture. They can only imitate the beauty of fine wood. But they are sometimes more cleanable.

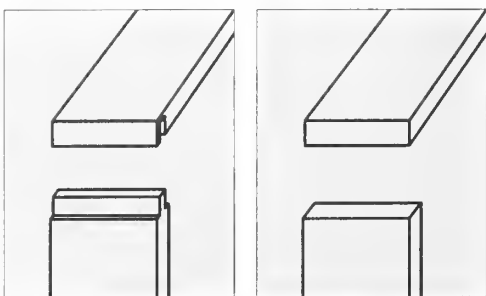
Wood pieces are fastened together in different ways. All joints are glued for added strength. A *mortise-and-tenon joint* is one of the strongest joints used for furniture. The glued tenon fits tightly into the "hole" or mortise without nails or screws.



*Double-dowel joints* are very common and very strong. Glued wooden dowels fit into drilled holes in both pieces of wood.

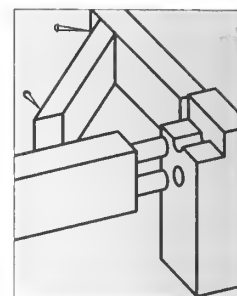


*Dovetail joints*, found in drawers of good quality furniture, fasten two pieces of wood that meet at right angles. *Tongue-and-groove joints* are invisible if they are made skillfully. These joints are used when several boards are joined lengthwise as for table tops.



*Butt joints* are generally the weakest joints. One board is simply glued or nailed flush to another board.

Good furniture construction is judged largely by how well the parts of a particular piece of furniture are joined.



*Corner blocks with screws*, used in the construction of chairs and tables, support and reinforce the furniture frame. Firm and secure joints can withstand the strain from weight and movement during use.



## Upholstered Furniture

Upholstered furniture includes chairs and sofas with padding and springs. Because the construction of upholstered furniture is hidden by the upholstery, it is difficult to check the quality of construction. The checklist will help you judge the quality of the piece. In better furniture, the frame is seasoned hardwood with corner blocks, screwed and glued in place to reinforce double-dowel joints.

Coiled spring construction of the seat contributes to the degree of comfort. Eight-way hand-tied coil springs of tempered wire are the best and most comfortable form of construction.

You can sometimes see the webbing beneath the seat of an upholstered piece. In better construction, the webbing is made of 4-inch-wide strips of jute closely interlaced and tightly stretched. On less expensive pieces, the webbing is more widely spaced.

Cushioning materials and fiberfill are the materials applied directly over the springs, frame, and the protective padding between the cushioning materials and the outer fabric. The quality of fit and workmanship of the outer fabric usually indicates furniture quality.

To look good and last, both upholstered pieces and case goods need special treatment and regular care. Because sunlight can fade upholstered pieces, locate them away from windows or keep shades and curtains drawn. Regular vacuuming and immediate treatment of spills and stains all prolong the fabric's life. Routine dusting and occasional waxing and polishing protect case goods from damage and scratches.

## Upholstered Furniture Checklist

Are the feet made of heavy-duty material?

Does the cushioning feel comfortable?

Does the fabric feel good?

What are the frame materials?

How are the joints made?

Do the cushions have a deep seat?

Are the cushions removable?

Does the fabric feel comfortable and look good?

Are the cushions filled with a soft, comfortable material?

Does the fabric feel comfortable and look good?

Is the price reasonable for the quality of the furniture?

## Summary

Are the cushions filled with a soft, comfortable material?

Does the fabric feel comfortable and look good?

Is the price reasonable for the quality of the furniture?

Are the cushions removable?

Does the fabric feel comfortable and look good?

Is the price reasonable for the quality of the furniture?

If you have to buy other less expensive home furnishings in order to buy a good bed, do so. Sleep is essential to your comfort, health, and disposition, so buy the best quality bed that you can afford. There are many kinds of beds: traditional, platform, bunk, waterbed, and sleeper sofa. These beds come in different sizes: twin (34"-36" x 75"), double (54" x 75"), queen (60" x 80"), California king (72" x 84"), and king (76" x 80"). The only way to find out whether a bed is right for you is to try it.

Waterbeds, once thought to be a fad, are still a popular choice. Waterbeds consist of a heavy-duty vinyl water bag, a solid frame that supports the water bag, a vinyl liner between the bed and frame as a precautionary measure, decking, and a special heating unit with thermostat to warm the water to a comfortable temperature. A standard waterbed weighs 1,600 pounds and requires a strong foundation to support it. Because of the weight and leakage potential, be sure to check with your landlord before buying a waterbed.

A portable *television* set is usable in any room and is easily moved. The price depends on size, model, and component features. Make sure your choice has the qualities that give you the most satisfaction.

Compare television sets and consider the picture quality, reception power, and the built-in devices. Look for picture clarity and good reproduction of color on color sets. Make sure that the picture images are not distorted and that straight lines on the screen do not curve as they approach the edge of the screen. An effective built-in antenna is necessary for areas with weak transmission signals.

Many recent models come with devices that make the television easier to operate. Automatic electronic tuning devices let you punch in a number on a keypad or on a remote control box. You can program channels by pretuning and assigning numbers to each channel. Most models are cable-ready and can handle accessories such as a video cassette recorder (VCR) or a computer. Be aware of all of a set's features.

Consider which features you want most before you make your choice.

The VCR is a popular form of home entertainment today. One purpose of the VCR is to record television programs to play back later. Another purpose is to have your own movie theatre at home.

The two major VCR formats are VHS and Beta. The most popular and easily available format is the video home system or VHS, which requires a half-inch tape. VHS tends to be more expensive than Beta, however. VHS picture quality is not as clear as Beta due to a slower operating speed. Beta also uses a half-inch tape, but it is more compact and generally less expensive than VHS.

If you're buying a *stereo*, look for one that has all the components you need. You can buy components separately or as a complete set. Then consider additional features you want. Shop around, ask questions, and compare prices before you buy. More expensive stereos have better quality sound production and less distortion.

A complete stereo system includes an AM/FM stereo receiver, two loudspeakers, a turntable, a cartridge or cassette deck, and an equalizer. Choose

components whose color and size match other furniture in the room, meet your needs, and fit your budget.

The *compact disc (CD) player* is similar to a turntable. This high-tech, audio equipment uses a low-powered laser beam instead of a diamond stylus to reproduce better quality sound than more traditional phonographs or turntables. The base of the CD player is usually smaller than a 33-1/3 rpm record jacket and therefore occupies less space than a turntable. The CD itself is about 4-3/4 inches in diameter. Before you buy a CD player, make sure it can be adapted to the other stereo components you like or have. Shop around for the best deal.

Think about your needs and wants before you buy a television, VCR, or sound system. Check *Consumer Reports* for product rankings. Decide what is important to you. Look for the features that best suit your needs. Prices will depend on the equipment and features you select, the brand, and the retailer. Used equipment may be an option, but make sure it has the features you want and check if there is a warranty. Before using any new or used equipment, be sure to read all the instructions provided.

One basic electronic appliance that you will need is a phone. You have the option of renting or buying your phone. Check *Consumer Reports* for ranking of brands.

If you rent your phone from the local phone company, you will not be responsible for its repairs. You will need to bring the phone in for service or possibly pay for a house call. The rental fee will depend on what kind of phone and which services you choose.

In the long run, owning your phone is less expensive than renting it. You are, however, responsible for all repairs. Most new phones are under warranty from 1 to 5 years. Reconditioned phones are covered under warranty for 30 days. The following checklist will help you rent or buy your phone.



When buying or renting a phone, you may select from a number of phone features. To keep costs down, choose only those features that you will need and use.

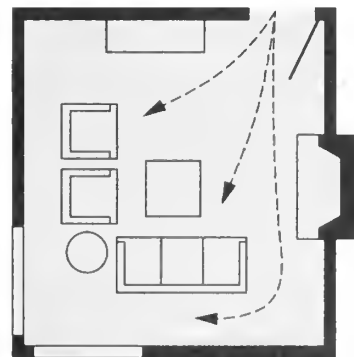
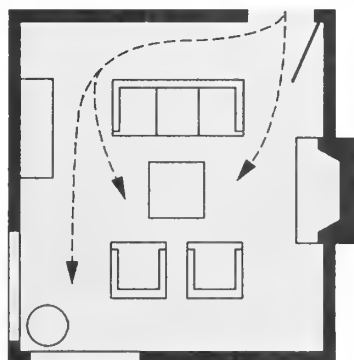
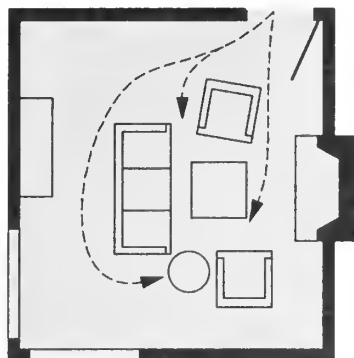
## Furniture Arrangement

The first step in planning furniture arrangements is to list all your home activities room by room and the furnishings that each requires. Draw the room and furniture to scale. You can then begin to plan specific arrangements.



Do this exercise to find the best furniture arrangement before you buy any furniture. It can save both money and time. Also review the following furniture arrangement suggestions together with Tables 2, 3, and 4 to help you decide the size and shape of your furnishings, as well as their actual arrangement.

Look at the plan of your room arrangement and evaluate the practicality and aesthetics of your plan. Imagine the activities going on in the room. Do people have enough room to pull up a chair to enlarge another group? How easy would it be to pass snacks?



- Study each room. What will the focal point be? A picture, a grouping over a sofa, a stereo system, or a VCR/television system—all are examples of focal points.
- For each room, decide where you will place the largest piece of furniture. The smaller pieces of furniture, such as small tables and chairs, can then be arranged in relation to the largest piece.
- Try to keep the furniture in scale with the room. A large piece of furniture may overwhelm a small room.
- Consider the proportions of each room. If the room is poorly proportioned, try to give the illusion of better proportions. Perhaps a room divider, such as bookcases with open shelves above, a long, low television, stereo, or chest, could define different areas.
- Examine the traffic flow in each room. Furniture should not be an obstacle. Traffic should not interrupt conversation or activities.
- Before buying any new furniture, draw a plan of the room to scale on the graph paper provided. Include the size and placement of doors and windows. Then cut out the templates provided. Experiment with different arrangements until you find the most satisfactory one for your needs.

**Table 2. Living Room Furniture Sizes and Clearances**

Furniture Item	Typical Dimensions (W x D x H)	Clearance Requirements	
		Front	Side
Sofa	84" x 32" x 35"	36"	36"
Armchair	32" x 32" x 35"	36"	36"
Recliner	32" x 32" x 42"	36"	36"
TV Stand	48" x 18" x 18"	36"	36"
End Table	24" x 24" x 24"	36"	36"
Coffee Table	48" x 24" x 18"	36"	36"
Fireplace	48" x 36" x 48"	36"	36"
Decorative Cabinet	48" x 18" x 36"	36"	36"

**Table 3. Dining Area Furniture Sizes and Clearances**

Furniture Item	Typical Dimensions (W x D x H)	Clearance Requirements	
		Front	Side
Dining Table	60" x 30" x 30"	36"	36"
Dining Chair	18" x 18" x 35"	36"	36"
Bar Stool	18" x 18" x 24"	36"	36"
Breakfast Nook	48" x 30" x 30"	36"	36"
Bar Counter	48" x 24" x 42"	36"	36"
Bar Stool (High)	18" x 18" x 30"	36"	36"
Bar Stool (Low)	18" x 18" x 24"	36"	36"

**Table 4. Bedroom Furniture Sizes and Clearances**

Furniture Item	Typical Dimensions (W x D x H)	Clearance Requirements	
		Front	Side
Bed	72" x 80" x 14"	36"	36"
Dresser	48" x 24" x 36"	36"	36"
Wardrobe	48" x 36" x 72"	36"	36"
Bedside Table	24" x 24" x 24"	36"	36"
Chair	32" x 32" x 35"	36"	36"
TV Stand	48" x 18" x 18"	36"	36"
Decorative Cabinet	48" x 18" x 36"	36"	36"

The amount of storage space needed varies according to your life-style and interests. Some people need more storage space than others.

The most accurate way to determine how much storage space you need is to inventory those items you wish to store. Estimate the amount of drawer, shelf, and hanging space needed. Survey existing storage space to determine how much additional storage space you will need.

The basic rule of thumb is to store similar items together where they are used, easy to see, easy to reach, and at convenient heights. Each area of the home has certain storage needs, depending on the activities for which the room is used. Table 5 lists the general storage needs for the major areas of your home. The real key though is organization.

Selecting your home furnishings is not easy. It is important to consider your needs and to know how much you can afford to spend. The following general rules will help you to review the main points about choosing furniture.

- Buy the pieces you need most. Choose basic pieces for sleeping, eating, seating, and storage. Choose furniture that fits your life-style.
- Plan for the future. Choose pieces that you can recycle and use elsewhere later.
- Choose multipurpose furniture. You can sit and sleep on a sofa bed or futon. A bench can be either a seat or a coffee table. You can use dining chairs in the living room.
- Be practical. Use makeshift furniture from garage sales, secondhand stores, and relatives and friends until you decide which styles you really like. If you buy furniture, buy well-made furniture. It is worth the higher price because it will last longer than inexpensive, poorly made furniture.

- Check all pieces of furniture carefully before you buy. Do all movable parts operate? Are all joints tight and well-made? Is the finish smooth and durable? Is the furniture well braced at points of stress? For example, the leg of a chair should have corner braces and stretchers.
- Plan around the larger pieces of furniture. Choose small items such as lamps to complement sofas and other large pieces.

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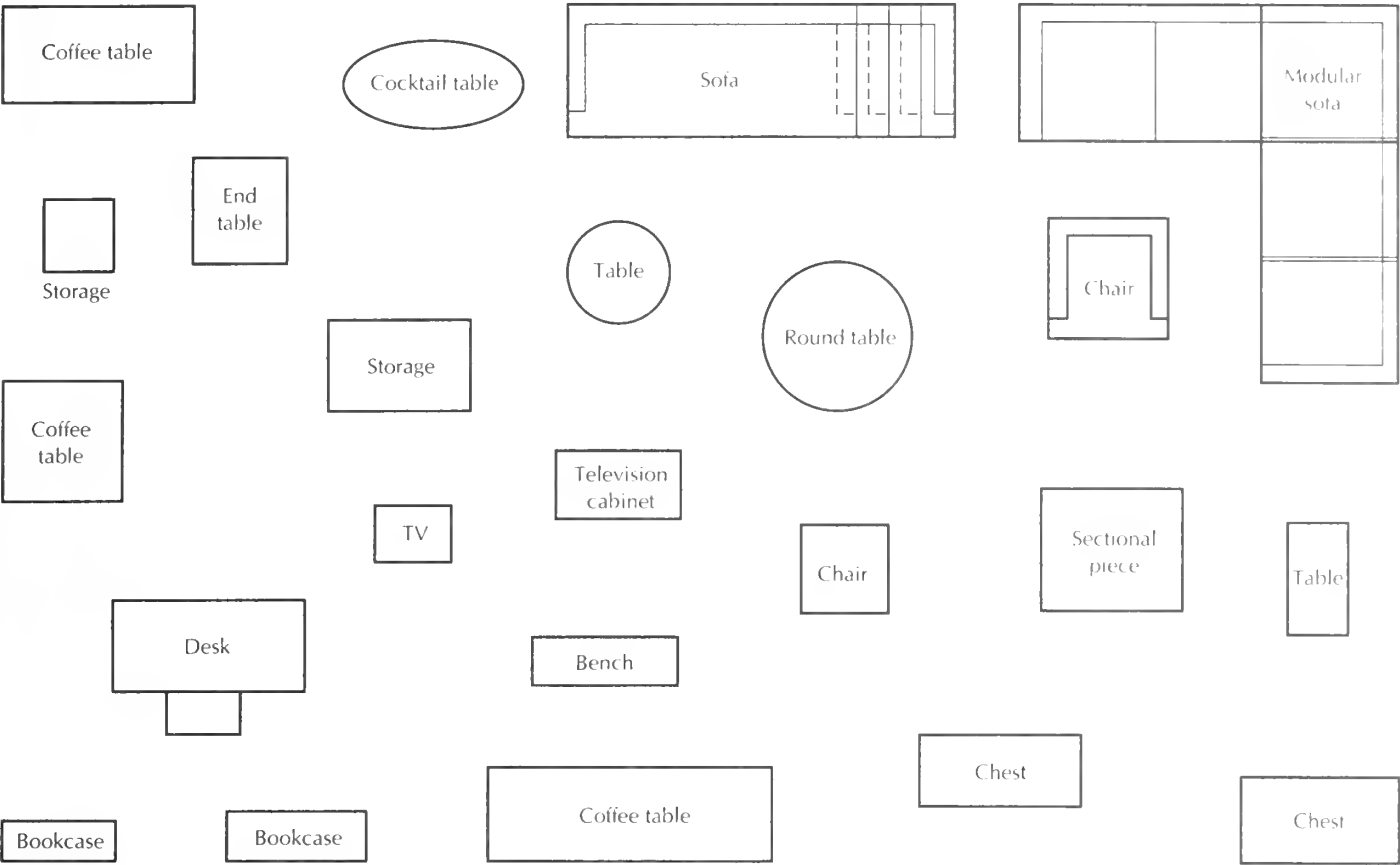
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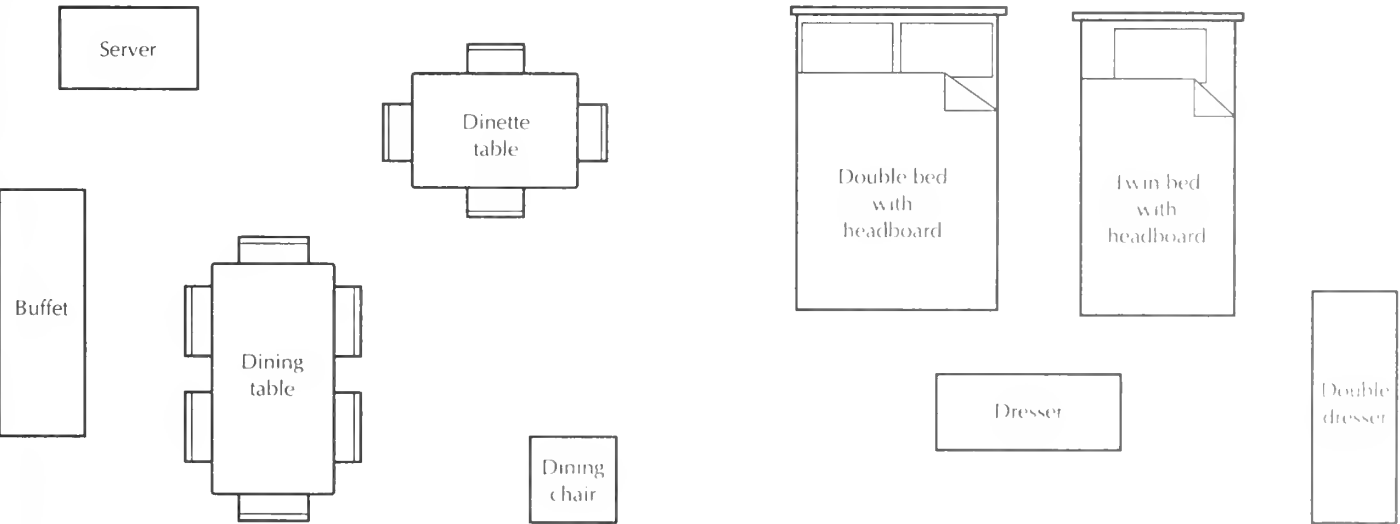
**Table 5. Home Storage Needs**



Scale: 1/4 inch = 1 foot



Private Areas





Urbana, Illinois

September 1990

Issued in furtherance of Cooperative Extension work, Acts of May 8 and June 30, 1914, in cooperation with the U.S. Department of Agriculture, DONALD L. UCHTMANN, *Director*, Cooperative Extension Service, University of Illinois at Urbana-Champaign.

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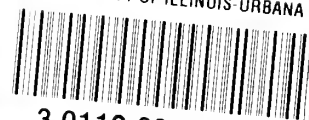
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